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Date: November 1, 2005By: Sebah A. Mue**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****PATENT**

Applicants:	Cohagen, et al.	Docket No.:	60655.8000
Serial No.:	10/708,580	Examiner:	Ahshik Kim
Filed:	March 12, 2004	Group Art Unit:	2876
Title:	GEOGRAPHIC AREA MULTIPLE SERVICE CARD SYSTEM	Confirmation No.:	2579

**AMENDMENT AND REPLY**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action mailed on October 4, 2005, of which this Reply is filed within two months, please consider the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.

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